

Information to identify the case:

Debtor 1	<u>Tyra Jenkins</u>	Social Security number or ITIN	xxx-xx-9495
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30107-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tyra Jenkins

1/5/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tyra Jenkins
 Debtor

Case No. 17-30107-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db +Tyra Jenkins, 2 General Lane, Willingboro, NJ 08046-3020
 517103419 +Acs/college Loan Corp, 14303 Gateway Pl, Poway, CA 92064-7140
 517103422 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 517103426 +Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 517103430 +Parker McKay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054,
 Mount Laurel, NJ 08054-5054
 517103431 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
 517103433 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 05 2018 23:03:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 05 2018 23:03:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517103421 +EDI: RMCB.COM Jan 05 2018 22:58:00 AMCA/American Medical Collection Agency,
 Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517103420 +E-mail/Text: bknotices@conduent.com Jan 05 2018 23:03:53 Acs/college Loan Corp,
 501 Bleecker St, Utica, NY 13501-2401
 517103423 +EDI: CAPITALONE.COM Jan 05 2018 22:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517103424 +EDI: WFNBN.COM Jan 05 2018 22:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517103425 +EDI: WFNBN.COM Jan 05 2018 22:58:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517103427 +EDI: RCSFNBMARIN.COM Jan 05 2018 22:58:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 517103428 +EDI: NAVIENTFKASMDOE.COM Jan 05 2018 22:58:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 517103429 +EDI: NAVIENTFKASMSERV.COM Jan 05 2018 22:58:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 517103432 +EDI: RMSC.COM Jan 05 2018 22:58:00 Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 517103435 +EDI: IRS.COM Jan 05 2018 22:58:00 United States of America, US Department of Justice,
 950 Pennsylvania Avenue NW, Washington, DC 20530-0009

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517103434* +United States of America, c/o Attorney for the District of New, Jersey, 970 Broad St.,
 Newark, NJ 07102-2534

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
 BSharer@SharerPBS.com;nj83@ecfcbis.com
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
 Denise E. Carlon on behalf of Creditor WV2017-1 Grantor Trust dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Joshua Humphries on behalf of Debtor Tyra Jenkins jhumphries@keaveneylegalgroup.com,
 data@keaveneylegalgroup.com;r46514@notify.bestcase.com
 Rebecca Ann Solarz on behalf of Creditor WV2017-1 Grantor Trust rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

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Date Rcvd: Jan 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6